

ABSTRACT

With the development of financial technology, it has become the new lifestyle for Indonesia's citizens nowadays considering the advantages offered by its system, the ease, and the secureness for the transaction. This encourages entrepreneurs to keep on innovating their electronic payment. Transaction with non-bank electronic payment such as e-wallet becomes the first choice for almost 90% of total volume transactions. ShopeePay is one of the e-wallet brands that has a license from Bank Indonesia to be one of the electronic payment devices. These days, ShopeePay has become an e-wallet brand with the most users and has the total market share with the highest transaction recorded in Indonesia.

The purpose of this research is to know factors that impact the behavior of ShopeePay's usage with Technology Acceptance Model (TAM) that improved by Davis by focusing on perceived usefulness, perceived ease of use, and attitude towards using variables towards use behavior. This is a quantitative research, the data were analyzed descriptively using Structural Equation Model – Partial Least Square (SEM-PLS) with 180 sample ShopeePay user.

The result of the research is that perceived usefulness and perceived ease of use impacts positively and significant towards attitude towards using. Perceived ease of use impacts positively and significant towards perceived usefulness, attitude towards using impacts positively and significant towards use behavior. Perceived usefulness impacts negatively and significant towards use behavior, and perceived ease of use impacts negatively and not significant towards use behavior to ShopeePay users.

Keywords: E-Wallet, Technology Acceptance Model, Use Behavior, SEM-PLS